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RETIREMENT PLANNING SEMINAR

AUGUST 8-12, 1988  
Loy Henderson Room  
Main State

MONDAY, August 8

- 8:35 - 8:45 Welcoming Remarks - William L. Swing, Deputy Assistant Secretary for Personnel  
8:45 - 9:45 Foreign Service/Civil Service Annuities and Benefits - Gertrude Wieckoski and Joseph Bradley, Retirement Division, Department of State  
    1. Overview of retirement systems, Foreign Service and Civil Service  
    2. Legislation affecting the Foreign Service and Civil Service Systems (FERS)  
9:45 - 10:00 Break  
10:00 - 11:00 Annuities (cont.d)  
11:00 - 11:15 Break  
11:15 - 1:15 Social Security - Joseph Bradley, Retirement Division (PER/ER/RET)  
    1. How to compute Social Security Benefits  
    2. Changes in the Social Security Laws  
11:45 - 12:00 Break  
12:00 - 1:15 Social Security (continued)

TUESDAY, August 9

- 8:30 - 10:00 Attitudinal Issues: The Psychology of Transition - Dr. Alyce Klussman - Education/Management Consultant  
10:00 - 10:15 Break  
10:15 - 11:45 Financial Planning and Investments - David F. Dondero, Dondero & Associates  
    1. The New Tax Law and Investments  
    2. Family Budgeting  
    3. Certified Financial Planners and Others  
    4. The Market Today.  
11:45 - 12:00 Break  
12:00 - 1:15 Financial Planning (Cont.d)

WEDNESDAY, August 10

- 8:30 - 10:00 Medical and Health Concerns - Dr. Frank Williams, National Institute on Aging, National Institute of Health  
    1. Food and Nutrition, Dieting and Exercise  
    2. Physical and Mental Change  
    3. Health Habits and Personal Care  
    4. Illness and Diseases  
10:00 - 10:15 Break  
10:15 - 11:45 Estate Planning and Legal Matters - W. Thomas Parrott, Attorney  
    1. Purpose of Wills and Trusts  
    2. Estate Planning  
    3. Life Insurance  
11:45 - 12:00 Break  
12:00 - 1:15 Estate Planning (Cont.d)

THURSDAY, August 11

8:30 - 9:45 AFSA : NARFE Panel - Robert Beers, AFSA & DACOR and Martin Wish, President, Maryland Federation of National Association of Retired Federal Employees (NARFE)

9:45 - 10:00 Break

10:00 - 11:30 Taxes - Steve Guest, EA, Tax Consultant

1. Impact of New Tax Laws
2. Tax Considerations

11:30 - 11:45 Break

11:45 - 1:15 Taxes (cont.d)

FRIDAY August 12

8:30 - 9:15 Housing - Rosa Byrd, Corporate Account Manager, Merrill Lynch Realty

1. Rental or Ownership
2. What Kind of Retirement Home?
3. Where Should You Live?

9:15 - 9:45 Volunteerism, Judith Helein, American Association of Retired Persons

1. Criteria for Selection of an Activity
2. Where to Find Help Wanted

9:45 - 10:00 Break

10:00-11:00 Continuing Education - Dr. Fred Hecklinger, Ph.D., Northern Virginia Community College

11:00 - 11:15 Break

11:15 - 1:15 Changing Careers - David McGuire - Jannota/ Bray, deRecat, Gallagher & McGuire Associates, Career Development Outplacement

1. Second Career: Must I? Should I?
2. Full-Time/Part-Time Opportunities
3. Self-Evaluation
4. Resume
5. Networking
6. Job Interview